

## REMARKS

The applicants have carefully reviewed and considered the Office Action of 6 September 2006. In response to the Office Action, the applicants amend the abstract as suggested by the Examiner. In addition, the claims are amended to reference a “method” rather than a “system”. It is believed that the amended claims meet the requirements of 25 USC §101 and are now directed to statutory subject matter. More specifically, the method set forth in the claims is statutory subject matter for the same reasons that the distinct and different method set forth in U.S. Patent No. 6,088,686 to Walker et al. is statutory subject matter. Accordingly, the rejection of the claims under 35 USC §101 should be withdrawn.

**The Rejection of Claims 1-8, 10-12 and 14 as Unpatentable Under  
35 USC §103(a) in View of U.S. Patent No. 6,088,686 to Walker et al.  
When Considered in Combination with Published U.S. Patent 2002/0035478  
to Levitt et al. is Improper and Should be Withdrawn**

As amended claim 1 reads on a method for facilitating the purchase of an affordable, finance product by end-user individuals comprising various steps including, “educating an individual in personal finances and budgeting principles as a pre-requisite for approval to purchase the product”. In formulating this rejection, the Examiner notes that the primary reference to Walker et al. fails to teach this “educating” step set forth in present claim 1. The Examiner then argues that this step is explicitly disclosed in the secondary reference to Levitt et al. The applicants respectfully disagree with the Examiner and request the Examiner to reconsider this rejection in light of the following comments.

While the Levitt et al. reference does teach the concept of educating an individual with respect to finances, it must be realized that, that education step is only presented within the context of providing a store management tutorial system. Such a system provides “... active coaching on aspects of inventory management, stocking, advertising, return on revenue, markdown, assortment strategy and other aspects of retail management.” (See paragraph 0005 of the Levitt et al. reference.) Stated another way, while the Levitt et al. reference might lead one skilled in the art to provide a method incorporating a step of educating an employee of a business with regards to financing, Levitt et al. in no way teaches or suggests educating an individual

purchaser or customer of that business in personal finances and budgeting principles as a pre-requisite for approval to purchase a product. No such concept is taught or suggested in Levitt et al or the primary reference to Walker et al. and, accordingly, claim 1 should be found to patentably distinguish over this art and should be allowed in its present form. The same is true of claims 2-8, 10-12 and 14 which are rejected on the same grounds.

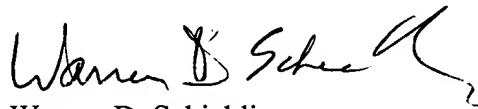
**The Rejection of Claims 9 and 13 Under 35 USC §103(a) Based Upon the Walker et al. and Levitt et al. References when Considered in Further Combination With U.S. Patent 4,736,294 to Gill et al. is Improper and Should be Withdrawn**

As noted above, whether considered alone or in combination, the Walker et al. and Levitt et al. references fail to teach or suggest the concept of educating the individual purchaser in personal finances and budgeting principles as a pre-requisite for approval to purchase the product as explicitly set forth in claim 1 from which claims 9 and 13 depend. The Gill et al. reference also fails to teach or suggest this method step and, accordingly, the Gill et al. reference does not address the shortcoming noted above with respect to the Walker et al. and Levitt et al. patents. Accordingly, this rejection should be found improper and should be withdrawn.

In summary, the amended application meets all of the formal requirements of the patent laws and relates to statutory subject matter. Further, the claims as amended very clearly patentably distinguish over the cited prior art. Upon careful review and consideration it is believed that the Examiner will agree with this proposition. Accordingly, the early issuance of a formal Notice of Allowance is earnestly solicited.

Respectfully submitted,

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